

# Veteran Eligibility

**Eligibility is the backbone of the VA Home Loan Program. A veteran must establish eligibility to obtain a VA guaranteed loan.**

**Note:** *A Certificate of Eligibility only shows that the veteran is eligible for the home loan guaranty benefit. The veteran still must qualify, with credit and income, for the loan.*

## **Types of Service and Minimum Service Requirements**

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<b>ERA</b>	<b>DATES</b>	<b>MINIMUM SERVICE*</b>
WWII	9/16/40 - 7/25/47	90 continuous days
Peacetime	7/26/47 - 6/26/50	181 days
Korean	6/27/50 - 1/31/55	90 days
Post-Korean	2/1/55 - 8/4/64	181 days
Vietnam	8/5/64 - 5/7/75	90 days
Post-Vietnam (Enlisted)	5/8/75 - 9/7/80	181 days
Post-Vietnam (Officer)	5/8/75 - 10/16/81	181 days
Post-Vietnam (Enlisted)	9/8/80 - 8/1/90	2 years
Post Vietnam (Officer)	10/17/81 - 8/1/90	2 years
Persian Gulf	8/2/90 - undetermined	2 years or period called to active duty, not less than 90 days

<b>OTHER ELIGIBLE PERSONS</b>	<b>MINIMUM SERVICE REQUIRED</b>
Active duty member**	90 continuous days (181 during peacetime)
Active Reserve or National Guard***	6 years in Selected Reserves
Unmarried surviving spouse****	No time requirement. Veteran must have died on active duty or from a service-connected disability.
POW/MIA spouse	Veteran must have been POW or MIA 90 days.

*\*A veteran who has served less than the minimum required period of service or was discharged because of a service-connected disability, may be eligible for home loan benefits. Other categories of exceptions can be found in Chapter 2, paragraph 2.02 of the Lender's Handbook.*

*\*\*Certificate only valid while veteran remains on active duty*

*\*\*\*Eligibility for members of the Active Reserve or National Guard expires September 30, 2009.*

*\*\*\*\*For IRRRLs only, the surviving spouse of a deceased veteran may do an IRRRL using the veteran's Certificate of Eligibility. The spouse, in this case, does not have separate entitlement.*

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**Slide - Exceptions to the minimum service requirements.**

**Slide - Eligible service**



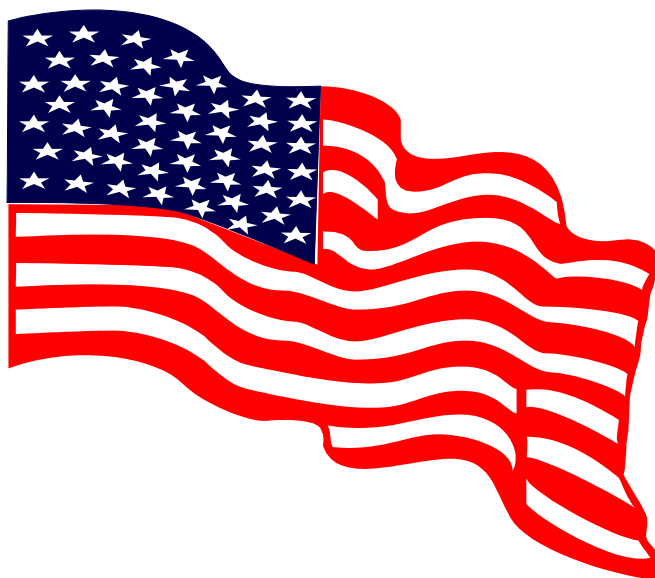
## OTHER TYPES OF ELIGIBLE SERVICE

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- ◆ Certain United States citizens who served in the armed forces of a government allied with the United States in World War II.
- ◆ Unmarried surviving spouses of the previously-described eligible persons who died as the result of service or service-connected injuries. **(Children or parents of deceased veterans are not eligible.)**
- ◆ The spouse of any member of the Armed Forces serving on active duty who is listed as missing in action, or is a prisoner of war and has been so listed for a total of more than 90 days.
- ◆ Individuals with service as members in certain other organizations, services, such as the Public Health Service or National Oceanic and Atmospheric Administration, programs and schools may also be eligible.

### Ineligible Service:

- ✗ World War I
- ✗ Active duty for training in Reserves
- ✗ Active duty for training in National





# PROOF OF SERVICE

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## DD-214

The DD-214 is the most common type of proof of service. It has been issued to veterans discharged from all branches of service since January 1, 1950.

### What to look for?

- ✓ Veteran's name while in the service
- ✓ Branch of Service
- ✓ Social Security Number
- ✓ Date of Birth
- ✓ Dates of Service (entry date, discharge date, and net active service)
- ✓ Character of Service\*
- ✓ Lost Time

**NOTE:** After October 1, 1979, the form was revised and veterans were issued a "Member-1" and a "Member-4" copy of the DD-214. The "Member-4" copy must be submitted with the VA Form 26-1880 as the character of service and time lost are listed on this form.

**\*Any one of the following may be listed in the Character of Service section of the DD-214:**

Type of Discharge for Active Duty Veteran	Action
Honorable (HON)	Acceptable
Under Honorable Conditions (UHC)	Acceptable
General (GEN)	Acceptable
Other Than Honorable (OTH)	Requires Adjudication Review
Bad Conduct	Requires Adjudication Review
Dishonorable	Unacceptable

**NOTE:** The only acceptable character of service for a veteran who served in the Selected Reserves/National Guard is "HONORABLE".



# **PROOF OF SERVICE (continued)**

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## **Proof of Service Prior to 1950**

Prior to 1950, each branch of the service issued its own separate proof of service:

Army	WDAGO #53-55
Navy	NAVPERS-553
Air Force	WDAGO #53
Marines	NAVMC78

All required eligibility information is included on the above-listed types of separation forms. However, the information may be difficult to locate as the forms do not have a uniform format.

## **Certificate of Military Service**

The Certificate of Military Service is issued to veterans by the National Personnel Records Center (NPRC) as a substitute for a copy of the actual discharge papers. NPRC issues this record because the original proof of service was lost or destroyed. This is an official document and can be used for verification of military service. It shows the entry date, discharge date and character of service.

## **ACTIVE DUTY**

### **Statement of Service**

A Statement of Service is required as proof of service when a veteran is serving on active duty or when a reservist continues to serve in the Selected Reserves. There is no official format, but it is usually prepared on military letterhead or is computer generated by the branch of service.

- An acceptable letter will show the veteran's name, service/Social Security number, date of birth, any lost time or breaks in service and date of entry into active duty or the Selected Reserves. If the Statement of Service does not reference any lost time, it should be assumed there was none.
  - The character of service is not generally provided on this type of proof of service. When it is not stated, the character of service should be considered "Honorable".
  - Finally, the letter should be signed by either the adjutant, personnel officer or commanding officer of the unit.
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# Proof of Service - Reservist/National Guard

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## Reservist/National Guard

Unlike members of regular components of the Armed Forces, there isn't one standard form given to members of the Reserves or Guard. Generally, members of the Reserves/Guard will have some type of points summary detailing participation in the Selected Reserves.

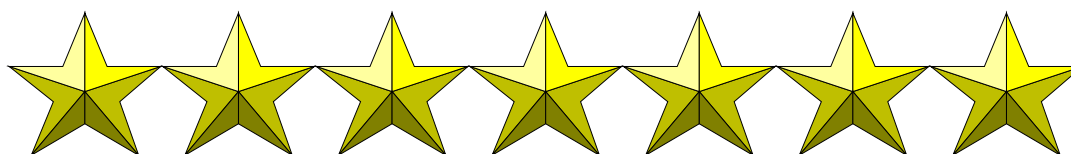
The following documents are usually acceptable to establish eligibility:

Reserve/Guard Branch	Required Proof of Service
Army/Air National Guard	NGB-22, Report of Separation and Record of Service
Army Reserve	DARP Form 249-2-E or ARPC Form 606, Chronological Statement of Retired Points
Navy Reserve	NRPC 1070-124, Annual Retirement Point Record
Air Force Reserve	AF-526, Point Summary Sheet
USMC Reserve	NAVMC-798
Coast Guard Reserve	CG-4175

## Discharge Certificate

The discharge certificate is issued to both regular military and reservist veterans. It can be used as proof of character of service for a reservist when only a points statement is available.

**Note:** The minimum required length of service for a Reserve/National Guard member is six (6) years of active reserve duty. Also, the expiration date for Reserve/National Guard eligibility is September 30, 2009.







# OBTAINING PROOF OF SERVICE

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## How to Obtain Proof of Service

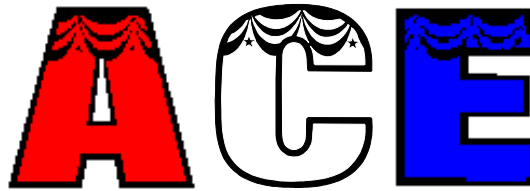
If the veteran has lost the proof of service issued at discharge, there are several ways to obtain a copy of this paperwork.

The first step in requesting military records is to complete the Standard Form (SF) 180, Request Pertaining to Military Records. The SF-180 may be downloaded from the Internet at [www.nara.gov/regional/mpsf180.html](http://www.nara.gov/regional/mpsf180.html). A fax-on-demand system is also available at (301)713-6905. By using this number, SF-180 can be requested and sent to the veteran's fax machine.

The National Personnel Records Center (NPRC) may also be contacted by telephone at the following numbers:

BRANCH (Regular Military)	TYPE OF FORM NEEDED	TELEPHONE NUMBER
Army	DD-214, Certificate of Release or Discharge from Active Duty	314-538-4261
Air Force	"	800-525-0102 ext. 388 or 431
Navy	"	314-538-4141
Marines	"	314-538-4141
Coast Guard	"	314-538-4141

BRANCH (Reserve)	TYPE OF FORM NEEDED	TELEPHONE NUMBER
Army/Air National Guard	NGB 22, Report of Separation and Record of Service	314-592-0123
Army Reserve	DARP Form 249-2-E or ARPC Form 606, Chronological Statement of Retirement Points	314-592-0123
Navy Reserve	NRPC 1070-124, Annual Retirement Point Record	800-966-9174
Air Force Reserve	AF 526, Point Summary Sheet	800-525-0102 ext. 388 or 403
USMC Reserve	NAVMC 798	314-538-4200 or 4147
Coast Guard Reserve	CG 4175	314-538-4200 or 4147



## Automated Certificate of Eligibility

**ACE is a new internet-based system that will allow VA-approved lenders to determine eligibility for home loan benefits in a matter of seconds!**

- Increased customer satisfaction.
- Reduced time in obtaining Certificates of Eligibility.
- Most helpful for veteran's first time use.
- Obtain certificate by printing the screen.
- Close loans even faster. Access through The Appraisal System (TAS)

<http://tas.vba.va.gov>

### **What ACE cannot process:**

- Persons whose service was or is in the Reserves/National Guard.
- Persons who may have had prior VA loan(s) that went into foreclosure.
- Persons who did not serve the minimum required length of service and were not discharged for an authorized exception.
- Persons who were discharged under conditions other than honorable.
- Persons for which VA has insufficient data to make the determination.
- Persons seeking restoration of previously used entitlement.

In these instances VA Form 26-1880 must be completed and mailed to one of VA's eligibility centers.

### **Will ACE deny requests?**

NO! If eligibility cannot be established the lender will get a **Refer** message saying the determination cannot be made. ACE will never deny eligibility. A **Refer** message only means that ACE cannot make the determination. It does not necessarily mean the veteran is not eligible.

### **How does VA know the printout is a legitimate determination of eligibility?**

The information is being captured and VA will be able to use the authorization number to confirm the authenticity of the certificate.

### **Can an ACE generated certificate be transferred to another lender?**

No. The certificate will be valid only for the lender, or authorized agent, who obtained it.

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Page 1 only



# VA ELIGIBILITY CENTERS

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## Los Angeles VA Eligibility Center

Mailing Address
Department of Veterans Affairs Eligibility Center PO Box 240097 Los Angeles, CA 90024

Toll Free: 1-888-487-1970 Telephone: (310)235-6199, Ext. 8174  
Internet Address: [www.vahomes.org/la/home.htm](http://www.vahomes.org/la/home.htm) Fax: (310)235-7011

The Los Angeles VA Eligibility Center services the following states:

Alaska	Illinois	Nebraska	Texas
Arizona	Iowa	Nevada	Utah
Arkansas	Kansas	New Mexico	Washington
California	Louisiana	North Dakota	Wisconsin
Colorado	Minnesota	Oklahoma	Wyoming
Hawaii	Missouri	Oregon	
Idaho	Montana	South Dakota	

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## Winston-Salem VA Eligibility Center

Mailing Address
Department of Veterans Affairs Eligibility Center PO Box 20729 Winston-Salem, NC 27120

Toll Free: 1-888-244-6711 E-Mail Address: [NCELIGIB@vba.va.gov](mailto:NCELIGIB@vba.va.gov)

The Winston Salem VA Eligibility Center services the following states:

Alabama	Maine	New York	Virginia
Connecticut	Maryland	North Carolina	Vermont
Delaware	Massachusetts	Ohio	West Virginia
Florida	Michigan	Pennsylvania	
Georgia	Mississippi	Rhode Island	District of Columbia
Indiana	New Hampshire	South Carolina	
Kentucky	New Jersey	Tennessee	

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# UNMARRIED SURVIVING SPOUSE ELIGIBILITY

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Certain unmarried surviving spouses of veterans are eligible for the VA home loan benefit. These include:

- unmarried surviving spouse of a veteran who died as a result of service or service-connected disability and
- unmarried surviving spouse of an active duty member who is listed as missing in action (MIA) or a prisoner of war (POW) for at least 90 days. *Eligibility under this MIA/POW provision is limited to one-time use only.*

If the unmarried surviving spouse fits the above criteria, (s)he must apply for his/her own Certificate of Eligibility.

- If applying for the first time, a VA Form 26-1817, Request for Determination of Loan Guaranty Eligibility - Unmarried Surviving Spouse, must be completed. <http://www.vba.va.gov/pubs/forms/26-1817.pdf>
- If the unmarried surviving spouse has previously used their own entitlement and wants to use it again, they would simply complete VA Form 26-1880, Request for a Certificate of Eligibility for VA Home Loan Benefits. <http://www.vba.va.gov/pubs/forms/26-1880x.pdf>
- Applications for Certificates of Eligibility for unmarried surviving spouses must be sent to one of the two eligibility centers. **Because this type of certificate requires more research, it can take longer to process. Submit the application as early as possible in the home buying process.**

**Note:** If the surviving spouse is merely trying to get an Interest Rate Reduction Refinance (IRRR) on a loan that (s)he and the veteran were jointly obligated on, the veteran's entitlement can be re-used for purposes of an IRRR loan.

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Sample va form 26-1747 from <http://www.vba.va.gov/pubs/forms/26-1817.pdf>



## FREQUENTLY ASKED QUESTIONS

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### **How long does it take to process a Certificate of Eligibility?**

If the lender is able to process the certificate through ACE, it may take less than a minute.

Most requests can be processed by one of the VA Eligibility Centers within seven days of receipt.

It is recommended that the Certificate of Eligibility be requested as early in the loan process as possible, even if you will be using the ACE system. Some situations, including a "refer" message on ACE, could require extra review and a late submission of a request could hold up the loan closing.

### **What is a Reservist/National Guard "Point Summary Statement"?**

Also known as the "Chronological Statement of Points," the point summary shows how many points have been earned toward retirement each year. Retirement points are earned by attending weekend drills and summer training.

### **How many points must be earned each year for a Reservist/National Guard member to be eligible for a Certificate of Eligibility?**

There is no minimum number of points needed per year. However the points statement must show active participation in drills or active duty for training for each qualifying year.

### **Is the application for the Certificate of Eligibility available online?**

VA Form 26-1880, Request for a Certificate of Eligibility for VA Home Loan Benefits  
<http://www.vba.va.gov/pubs/forms/26-1880x.pdf>

VA Form 26-1817, Request for Determination of Loan Guaranty Eligibility - Unmarried Surviving Spouses from <http://www.vba.va.gov/pubs/forms/26-1817.pdf>

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